

Please re-record
date incorrect

9/30/08 10:33:27
BK 2,951 PG 398
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

Return To: MERCHANTS & FARMERS BANK
P. O. BOX 520
KOSCIUSKO, MS 39090

This document was prepared by: MERCHANTS & FARMERS BANK
P. O. BOX 520
KOSCIUSKO, MS 39090
(662) 342-0182

(name, address, phone number)

10/29/08 10:40:38
BK 2,961 PG 445
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

12/17/08 11:07:33
BK 2,974 PG 778
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

____ State of Mississippi _____ Space Above This

MODIFICATION OF DEED OF TRUST

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is 08-10-2008
_____. The parties and their addresses are:

GRANTOR: MELISSA WHITE, INDIVIDUALLY
7518 SOUTHAVEN CIRCLE WEST PHONE NUMBER 662 342 5385
SOUTHAVEN, MS 38671

TRUSTEE: L. SCOTT PICKLE
P.O. BOX 520
KOSCIUSKO, MS 39090

LENDER: MERCHANTS & FARMERS BANK
ORGANIZED AND EXISTING UNDER THE LAWS OF THE STATE OF MISSISSIPPI
P. O. BOX 520
KOSCIUSKO, MS 39090

BACKGROUND. Grantor and Lender entered into a Security Instrument dated 08-02-2007
_____ and recorded on 08-07-2007 _____. The
Security Instrument was recorded in the records of DESOTO
_____ County, Mississippi at BOOK 2768 PAGE 653
_____. The property
is located in DESOTO _____ County at 3000 MAYFAIR, HORN LAKE, MS 38637

Described as: INDEXING INSTRUCTIONS: LOT 792, SECTION B, DESOTO VILLAGE SUBDIVISION, IN SECTION 33 AND 34, TOWNSHIP 1
SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI

LOT 792, SECTION B, DESOTO VILLAGE SUBDIVISION, IN SECTION 33 AND 34, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY,
MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 8, PAGE 12-15 IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO
COUNTY, MISSISSIPPI

Met
510 Church Road West
SH 38671

1837100

4

MODIFICATION. For value received, Grantor and Lender agree to modify the original Security Instrument. Grantor and Lender agree that this Modification continues the effectiveness of the original Security Instrument. The Security Instrument was given to secure the original debts and obligations (whether identified as Secured Debts, Sums Secured, or otherwise) that now have been modified. Together with this Modification, the Security Instrument now secures the following debts and all extensions, renewals, refinancings, modifications and replacements. *(Include items such as borrower's name, note or contract amounts, interest rates (whether variable), maturity dates, etc.)* MELISSA WHITE

NOTE #1837100

IN THE AMOUNT OF \$60,194.58

INTEREST RATE 7.50% FIXED

MATURITY DATE 08/10/2009


☐ **MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by the Security Instrument at any one time will not exceed \$ _____ ☐ which is a \$ _____ ☐ increase ☐ decrease in the total principal amount secured. This limitation of amount does not include interest and other fees and charges validly made pursuant to the Security Instrument. Also, this limitation does not apply to advances made under the terms of the Security Instrument to protect Lender's security and to perform any of the covenants contained in the Security Instrument.

WARRANTY OF TITLE. Grantor warrants that Grantor is or will be lawfully seized of the estate conveyed by the Security Instrument and has the right to grant, bargain, convey, sell, and mortgage the property. Grantor also warrants that such same property is unencumbered, except for encumbrances of record.

CONTINUATION OF TERMS. Except as specifically amended in this Modification, all terms of the Security Instrument remain in effect.

SIGNATURES: By signing below, Grantor agrees to the terms and covenants contained in this Modification. Grantor also acknowledges receipt of a copy of the Modification.

GRANTOR:


 (Signature) MELISSA WHITE (Date)

AUG 10 2008


 (Signature) (Date)

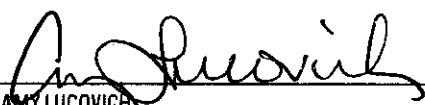
(Signature) (Date)

(Signature) (Date)

(Signature) (Date)

(Signature) (Date)

LENDER: MERCHANTS & FARMERS BANK

By 
 AMY LUCOVICH

Experi® © 2001 Bankers Systems, Inc., St. Cloud, MN Form MMOD-MS 3/23/2005

(page 2 of 3)

ACKNOWLEDGMENT:

(Individual) STATE OF MISSISSIPPI, COUNTY OF Desoto } ss.
Personally appeared before me, the undersigned authority in and for the said
county and state, on this 10th day of August, 2008,
within my jurisdiction, the within named MELISSA WHITE INDIVIDUALLY

who acknowledged that he/she/they executed the above and foregoing instrument.
My commission expires:



Vicky Gabor
(Notary Public)

ACKNOWLEDGMENT:

(Lender) STATE OF MISSISSIPPI, COUNTY OF _____ } ss.
Personally appeared before me, the undersigned authority in and for the said
county and state, on this _____ day of _____
within my jurisdiction, the within named AMY LUCOVICH

who acknowledged that he/she/they is/are _____ OF MERCHANTS & FARMERS
BANK, A MISSISSIPPI BANKING CORPORATION, AND THAT FOR AND ON BEHALF OF THE SAID CORPORATION, AND AS ITS
ACT AND DEED HE EXECUTED THE ABOVE AND FOREGOING INSTRUMENT, AFTER FIRST HAVING BEEN DULY AUTHORIZED
BY SAID CORPORATION SO TO DO.

My commission expires:

(Seal)

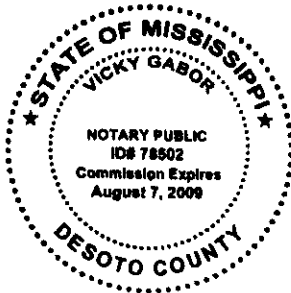
(Notary Public)

ACKNOWLEDGEMENT:

STATE OF Mississippi, COUNTY OF Desoto

Personally appeared before me, the undersigned authority in and for the said county and state, on this 10th day of August, 2008, within my jurisdiction, the within named Amy Bueserich, who acknowledged that he is a asst. vice president of Merchants & Farmers Bank, a Mississippi Banking Corporation, and that for and on behalf of the said corporation, and as its act and deed he executed the above and foregoing instrument, after first having been duly authorized by said corporation so to do.

My commission expires:

Vicky Gabor
(Notary Public)